

Table I.D.1(2008) Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12,298	11,650	12,015	11,470	12,054	12,595	11,679	12,408
Industry group **								
Agric., fish., forest.	11,006	.	.	.	.	.	10,313	11,486
Mining and manufacturing	11,691	11,541	11,005	11,208	11,283	11,973	11,137	11,740
Construction	11,274	10,992	11,068	11,305	11,609	11,075	11,252	11,293
Utilities and transp.	12,763	11,638	12,094	11,968	12,609	12,948	11,799	12,858
Wholesale trade	12,205	11,237	10,879	11,679	12,501	12,522	11,544	12,371
Fin. svcs. and real estate	12,425	12,563	13,502	11,992	12,612	12,373	12,366	12,431
Retail trade	10,916	11,423	11,920	9,680	10,669	11,073	10,618	10,986
Professional services	13,197	12,005	12,802	12,236	12,760	13,601	12,392	13,331
Other services	12,204	11,379	12,358	11,448	11,790	12,524	11,685	12,325
Ownership								
For profit, incorporated	12,042	11,536	11,805	11,185	11,974	12,276	11,488	12,144
For profit, unincorporated	12,312	11,741	12,269	12,000	11,518	12,752	11,811	12,433
Nonprofit	13,679	12,446	13,665	12,888	12,781	14,210	13,255	13,719
Age of firm								
Less than 5 years	10,749	10,693	10,998	10,691	9,931	11,400	10,900	10,573
5-9 years	11,741	11,301	11,530	11,195	12,634	12,585	11,107	12,403
10-19 years	11,776	11,505	11,755	11,461	11,734	12,238	11,647	11,857
20 or more years	12,395	12,130	12,372	11,566	12,150	12,798	11,948	12,482
Unknown	12,471	15,877	22,368 *	15,477	11,886	12,486	16,722	12,468
Multi/single status								
2 or more locations	12,485	12,732	12,670	11,642	12,164	12,574	11,797	12,494
1 location only	11,819	11,641	11,980	11,431	11,885	13,154	11,671	11,968
Percent full-time employees								
Less than 25%	10,597	10,517	12,733	12,492	11,318	10,096	12,085	10,322
25-49 %	12,228	11,557	11,687	11,798	12,446	12,350	11,946	12,284
50-74 %	12,417	12,126	13,022	12,107	12,602	12,391	12,490	12,403
75% or more	12,319	11,600	11,895	11,398	12,004	12,680	11,565	12,450
Union presence								
No union employees	12,194	11,696	12,049	11,430	12,006	12,609	11,698	12,329
Has union employees	12,607	10,813	11,404	11,672	12,268	12,794	11,321	12,677
Unknown	12,335	10,737	11,932	12,555	12,214	12,345	12,582	12,332
Percent low wage employees								
50% or more low wage	11,768	10,455	11,650	11,245	11,765	11,940	11,134	11,855
Less than 50% low wage	12,371	11,800	12,052	11,494	12,095	12,690	11,738	12,486

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1(2008) Standard error for average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	81.11	188.88	177.01	212.40	104.49	111.05	182.14	86.90
Industry group **								
Agric., fish., forest.	372.84	.	.	.	.	.	859.73	982.73
Mining and manufacturing	187.92	616.04	318.01	413.46	268.44	223.82	279.52	195.88
Construction	242.09	319.59	264.42	347.61	343.94	875.97	263.48	283.29
Utilities and transp.	308.66	905.05	1,085.41	457.44	521.05	434.21	647.91	355.12
Wholesale trade	196.99	406.05	418.93	289.88	316.33	341.14	386.22	210.19
Fin. svcs. and real estate	87.73	500.57	870.03	494.52	354.69	81.02	491.26	89.48
Retail trade	146.16	376.41	726.49	622.72	182.99	169.34	528.70	131.55
Professional services	186.62	307.20	349.83	269.61	219.39	255.65	247.35	215.84
Other services	279.17	199.22	461.30	476.95	388.75	381.03	249.83	335.99
Ownership								
For profit, incorporated	63.27	199.26	166.34	292.50	121.41	76.09	237.06	65.40
For profit, unincorporated	254.89	407.07	698.58	403.09	269.71	378.49	401.28	252.84
Nonprofit	232.52	488.76	708.77	585.12	256.50	312.25	345.80	248.72
Age of firm								
Less than 5 years	305.27	417.72	593.45	657.07	897.30	761.81	291.36	441.80
5-9 years	274.87	583.09	490.41	339.32	598.87	423.18	276.25	363.26
10-19 years	265.03	341.76	504.80	232.20	480.59	541.19	348.60	330.55
20 or more years	136.02	199.56	261.35	275.83	124.27	217.69	228.09	163.89
Unknown	97.91	3,915.26	7,073.38 *	1,790.09	547.16	95.92	1,357.05	97.55
Multi/single status								
2 or more locations	100.33	1,828.86	753.16	235.25	178.25	119.37	441.87	101.88
1 location only	117.52	184.13	176.28	274.45	256.21	397.73	199.40	164.96
Percent full-time employees								
Less than 25%	307.93	610.57	1,038.63	734.85	740.62	472.92	519.43	345.71
25-49 %	181.86	705.11	881.40	952.30	399.32	323.71	380.19	236.93
50-74 %	263.44	388.23	422.33	580.24	168.87	413.26	272.35	327.11
75% or more	87.21	186.63	200.63	214.98	111.15	105.87	198.80	90.41
Union presence								
No union employees	92.66	179.52	198.83	214.31	158.68	111.10	185.97	97.12
Has union employees	226.95	576.47	453.43	404.38	448.11	259.79	422.02	229.48
Unknown	144.49	2,126.43	2,112.71	1,979.63	647.50	155.52	976.15	151.30
Percent low wage employees								
50% or more low wage	217.48	433.91	567.65	349.65	408.50	267.68	250.23	238.34
Less than 50% low wage	88.11	215.07	185.17	245.41	85.64	120.38	200.82	87.71

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.